

Information to identify the case:				
Debtor 1	<u>Carla Yvonne Settle</u>			Social Security number or ITIN xxx-xx-3140
	First Name	Middle Name	Last Name	EIN --_-----
Debtor 2	<u></u>			Social Security number or ITIN -----
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN --_-----
United States Bankruptcy Court Western District of Virginia				
Case number: 11-60463				

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carla Yvonne Settle

8/5/16

By the court: Rebecca B. Connelly
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Western District of Virginia

In re:
Carla Yvonne Settle
Debtor

Case No. 11-60463-rbc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0423-6

User: jarrelsm
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

Date Rcvd: Aug 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2016.

db +Carla Yvonne Settle, 348 Red Gate Road, Syria, VA 22743-4344
cr +Gary Deal, 803 Weaver Hollow Road, Banco, VA 22711-1111
cr +Ray Pennington, c/o Patricia A. Woodward, Esq., 31 S. Second Street,
Warrenton, VA 20186-3349
3324401 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933,
Dallas, Tx 75374-0933
3298030 +Deal, Gary L., 803 Weaver Hollow Road, Banco, VA 22711-1111
3298031 +Deal, Gary L., c/o John C. Bennett, Esq., 306 N. West Street, Culpeper, VA 22701-2632
3298032 +Equifax Information Service Center, Attn: Dispute Resolution Department, PO Box 105873,
Atlanta, GA 30348-5873
3298033 +Experian Information Solutions, Attn: Supervisor, Legal Department, PO Box 1240,
Allen, TX 75013-1240
3298034 +Frazier, Tansy S., 100 Lee Settle Lane, Castleton, VA 22716-2850
3981867 +Gary Deal, P.O. Box 916, Culpeper, VA 22701-0916
3298036 Labcorp, P.O. Box 2240, Burlington, NC 27216-2240
3576583 +Pay Pennington, c/o Patricia A. Woodward, Esq., 31 S. Second Street,
Warrenton, VA 20186-3349
3298039 +Pennington, Ray M. III, c/o Bridget G. Madden, 100 Peyton Street,
Front Royal, VA 22630-3345
3298040 +Rag Mtn Estates Owners Assoc, c/o Marty Moon, General Delivery, Syria, VA 22743-9999
3388784 +Ray M. Pennington III, 1014 Crums Church Road, Berryville, VA 22611-2410
3298041 +TransUnion, Attn: Dispute Resolution Department, PO Box 2000, Chester, PA 19022-2000
3298042 Warren County Treasurer, 220 Commerce Avenue, Suite 800, Front Royal, VA 22630

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

3344699 EDI: RESURGENT.COM Aug 05 2016 21:34:00 Ashley Funding Services LLC its successors and,
assigns as assignee of Laboratory Corp, of America Holdings, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
3326620 +EDI: ACCE.COM Aug 05 2016 21:33:00 Asset Acceptance LLC, PO Box 2036,
Warren, MI 48090-2036
3313905 E-mail/Text: bnc-genesis@quantum3group.com Aug 05 2016 21:48:29
Genesis Financial Solutions INC, Quantum3 Group LLC, PO Box 788,
Kirkland, WA 98083-0788
3298035 +EDI: CBSKOHLS.COM Aug 05 2016 21:33:00 Kohls, Attn: Recovery Dept, Po Box 3120,
Milwaukee, WI 53201-3120
3368289 EDI: RESURGENT.COM Aug 05 2016 21:34:00 LVNV Funding LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
3298037 EDI: RMCB.COM Aug 05 2016 21:33:00 Labcorp, c/o AMCA, P.O. Box 1235,
Elmsford, NY 10523-0935
3298038 E-mail/Text: smurray@madisonco.virginia.gov Aug 05 2016 21:47:49 Madison County Treasurer,
P.O. Box 309, Madison, VA 22727-0309

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2016 at the address(es) listed below:

Marshall Moore Slayton, Esq on behalf of Debtor Carla Yvonne Settle
marshall.slayton@boylebain.com, bbrs.bestcase@gmail.com;doug.campbell@boylebain.com
Neal L. Walters on behalf of Creditor Gary Deal nwalters@scottkroner.com
Patricia A. Woodward on behalf of Creditor Ray Pennington paws@infionline.net

District/off: 0423-6

User: jarrelsm
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 3